

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))**

Docket No.
03-044

In Re Application Of: **WALKER et al.**

Serial No.	Filing Date	Examiner	Group Art Unit
Not Yet Assigned	June 24, 2003	Not Yet Assigned	Not Yet Assigned

Title: SYSTEM AND METHOD FOR FACILITATING ACCOUNT-BASED TRANSACTIONS

Address to:
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

1. The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:
 - the statement specified in 37 CFR 1.97(e);
 - OR
 - the fee set forth in 37 CFR 1.17(p).

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SYSTEM AND METHOD FOR FACILITATING ACCOUNT-BASED TRANSACTIONS

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

A check in the amount of _____ is attached.

The Director is hereby authorized to charge and credit Deposit Account No. **50-0271** as described below.

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Veronika S. Lelievre

Signature of Person Mailing Correspondence

Veronika S. Lelievre

Typed or Printed Name of Person Mailing Certificate

*This certificate may only be used if paying by deposit account.

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Dated: **June 24, 2003**

INFORMATION DISCLOSURE CITATION	Docket Number	Serial Number
	03-044	Not Yet Assigned
	Applicants	
	WALKER et al.	
	Filing Date	Group Art Unit
	June 24, 2003	Not Yet Assigned

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	A	3,793,624	02/19/74	Vaskunas et al.	340	149 A	
	B	4,837,422	06/06/89	Dethloff et al.	235	380	
	C	4,847,890	07/11/89	Solomon et al.	379	6.7	
	D	4,891,503	01/02/90	Jewell	235	380	
	E	5,226,073	07/06/93	Albal et al.	379	91	
	F	5,319,701	07/07/94	Hird et al.	379	132	
	G	5,485,510	01/16/96	Colbert	379	145	
	H	5,521,966	05/28/96	Friedes et al.	379	91	
	I	5,530,438	06/25/96	Bickham et al.	340	825.340	
	J	5,539,189	07/23/96	Wilson	235	379	
	K	5,615,110	03/25/97	Wong	395	238	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

L	"Trends in E-Commerce Probed at Comdex Session 11/22/96", Newsbytes, November 22, 1996.		
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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						Yes	No

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

T Karve, Anita, "Internet Commerce Makes the Sale, Part 1", Network, May 1997, Vol. 12, No. 5, pg. 79.

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